

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Carey Hensel  
Donna Hensel  
Debtor(s)

Case No. 14-43958

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/09/2014.
- 2) The plan was confirmed on 01/30/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/22/2017.
- 6) Number of months from filing to last payment: 36.
- 7) Number of months case was pending: 53.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$49,310.00.
- 10) Amount of unsecured claims discharged without payment: \$34,895.09.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$17,500.51
Less amount refunded to debtor	\$400.51

**NET RECEIPTS: \$17,100.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$797.53
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,797.53**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ARTHUR B ADLER & ASSOC	Unsecured	1,250.00	1,149.02	1,149.02	225.50	0.00
BECKET & LEE LLP	Unsecured	1,780.00	1,780.86	1,780.86	349.51	0.00
CAVALRY SPV I LLC	Unsecured	740.00	740.74	740.74	145.38	0.00
CERASTES LLC	Unsecured	550.00	908.25	908.25	178.25	0.00
COLLECTION PROFESSIONALS INC	Unsecured	46.00	20.00	20.00	3.93	0.00
COMENITY BANK	Unsecured	904.00	904.07	904.07	177.43	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	4,832.00	1,773.10	1,773.10	347.98	0.00
ILLINOIS TOLLWAY	Unsecured	1,300.00	1,360.80	1,360.80	267.07	0.00
ONEMAIN	Unsecured	8,419.00	8,369.97	8,369.97	1,642.66	0.00
ONEMAIN FINANCIAL	Unsecured	NA	4,292.99	4,292.99	842.53	0.00
ONEMAIN FINANCIAL	Secured	7,175.00	7,175.00	7,175.00	7,175.00	560.40
CITIBANK	Unsecured	100.00	NA	NA	0.00	0.00
CERTIFIED SERVICES	Unsecured	360.00	NA	NA	0.00	0.00
CHOICE RECOVERY	Unsecured	94.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	8,593.00	NA	NA	0.00	0.00
CITY OF ROLLING MEADOWS	Unsecured	200.00	NA	NA	0.00	0.00
AMERICRAN CREDIT BUREAU	Unsecured	260.00	NA	NA	0.00	0.00
AMERICAN CREDIT BUREAU	Unsecured	260.00	NA	NA	0.00	0.00
APRIA HEALTHCARE	Unsecured	1,000.00	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	6.00	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	35.00	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	23.00	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	17.00	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	21.00	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	17.00	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	17.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ATG CREDIT	Unsecured	34.00	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	20.00	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	34.00	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS	Unsecured	1,334.00	NA	NA	0.00	0.00
NORTHWEST COLLECTORS	Unsecured	118.00	NA	NA	0.00	0.00
PATHOLOGY ASSOC OF AURORA	Unsecured	47.00	NA	NA	0.00	0.00
QUEST DIAGNOSTICS	Unsecured	500.00	NA	NA	0.00	0.00
RUSH COPLEY MEDICAL CENTER	Unsecured	3,000.00	NA	NA	0.00	0.00
SEVENTH AVE	Unsecured	39.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	171.00	NA	NA	0.00	0.00
DSG COLLECT	Unsecured	300.00	NA	NA	0.00	0.00
GREEN LINE LOANS	Unsecured	520.00	NA	NA	0.00	0.00
DSNB MACYS	Unsecured	2.00	NA	NA	0.00	0.00
MEDICAL BUSINESS BUREAU	Unsecured	76.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	200.00	NA	NA	0.00	0.00
MINUTE FUNDS	Unsecured	200.00	NA	NA	0.00	0.00
TITLE MAX OF ILLINOIS	Unsecured	NA	78.65	78.65	15.44	0.00
TITLE MAX OF ILLINOIS	Secured	339.00	339.00	339.00	339.00	4.47
US CELLULAR	Unsecured	177.00	142.24	142.24	27.92	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$7,514.00	\$7,514.00	\$564.87
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$7,514.00</b>	<b>\$7,514.00</b>	<b>\$564.87</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$21,520.69</b>	<b>\$4,223.60</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,797.53</u>
Disbursements to Creditors	<u>\$12,302.47</u>

**TOTAL DISBURSEMENTS :** **\$17,100.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/30/2019

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.